

<b>Information to identify the case:</b>		
Debtor 1	Michael P. Mudger	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-11136-JCM		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael P. Mudger

3/18/25

**By the court:** John C Melaragno  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael P. Muder  
Debtor

Case No. 19-11136-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:**

Recip ID	Recipient Name and Address
db	Michael P. Muder, 789 Chestnut Street, Meadville, PA 16335-2308
15157840	First Bank Card/Sheetz Visa, PO box 2557, Omaha, NE 68103-2557
15157847	United Refining Co. of PA, 213 2nd Ave, Warren, PA 16365-2405

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15157831	+ EDI: BANKAMER	Mar 19 2025 04:12:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15157833	+ EDI: BANKAMER	Mar 19 2025 04:12:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15178927	+ EDI: BANKAMER2	Mar 19 2025 04:12:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15169384	EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15157835	EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One Bank USA, Po Box 30281, Salt Lake City, UT 84130-0281
15157836	+ EDI: JPMORGANCHASE	Mar 19 2025 04:12:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15157837	+ EDI: CITICORP	Mar 19 2025 04:12:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15157838	+ EDI: CITICORP	Mar 19 2025 04:12:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15157839	EDI: DISCOVERPL	Mar 19 2025 04:12:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15180553	Email/Text: collecadminbankruptcy@fnni.com		

District/off: 0315-1

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15167978	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 19 2025 00:25:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3129, Omaha, NE 68197
15184812	Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15157842	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2025 00:29:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15157841	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2025 00:24:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15184563	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2025 00:24:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15157843	EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Walmart, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
15157845	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 19 2025 00:25:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15157844	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 19 2025 00:25:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15163075	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 19 2025 00:24:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15157846	+ Email/Text: jsprentz@urc.com	Mar 19 2025 00:27:00	United Refining, Attn: Bankruptcy, 15 Bradley St., Warren, PA 16365-3299
15157848	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 19 2025 00:40:42	Wells Fargo Bank NA, Po Box 5185, Sioux Falls, SD 57117

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
15157832	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15157834	*+	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

District/off: 0315-1

User: auto

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**Name** **Email Address**

Christopher M. Frye

on behalf of Debtor Michael P. Muderger chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmei  
ster@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnenour

cmevf@chapter13trusteewdpa.com

TOTAL: 4